

**Information to identify the case:**

Debtor 1	<b>Sebastian Martin</b>	Social Security number or ITIN	xxx-xx-1627
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Lisa Martin</b>	Social Security number or ITIN	xxx-xx-3511
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>16-13781-MBK</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sebastian Martin

Lisa Martin

4/5/22

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Sebastian Martin  
Lisa Martin  
Debtors

Case No. 16-13781-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Apr 05, 2022

Form ID: 3180W

Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Sebastian Martin, Lisa Martin, 11 Hudson Avenue, Hazlet, NJ 07734-3225
cr	+ Specialized Loan Servicing LLC, PO Box 636007, Littleton, CO 80163-6007
516029696	Division of Taxation, 50 Barrack St., PO Box 269, Trenton, NJ 08695-0269
516029697	+ FMA Alliance, Ltd., PO Box 2409, Houston, TX 77252-2409
516029698	+ Hazlet Family Dental, 3034 Route 35 South, Hazlet, NJ 07730-1505
516029700	+ Jersey Shore Bethany Peds PC, PO Box 416891, Boston, MA 02241-6891
516029702	+ Management Services Inc., PO Box 1099, Langhorne, PA 19047-6099
516029704	+ Orthopaedic Sports Medicine, 80 Oak Hill Road, Red Bank, NJ 07701-5727
516029706	+ QVC, PO Box 1900, West Chester, PA 19380-0146
516029708	+ RMB Inc., 409 Bearden Park Circle, Knoxville, TN 37919-7406
517426991	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516171539	State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
516029709	+ UPS, PO Box 25084, Lehigh Valley, PA 18002-5084

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 05 2022 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 05 2022 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516029691	+ EDI: CINGMIDLAND.COM	Apr 06 2022 00:33:00	AT&T Mobility, PO Box 537104, Atlanta, GA 30353-7104
516297002	+ EDI: CINGMIDLAND.COM	Apr 06 2022 00:33:00	AT&T Mobility II LLC, C/O AT&T Services - Karen A. Cavagnaro, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
516029692	+ Email/Text: bankruptcyletters@hackensackmeridian.org	Apr 05 2022 20:33:00	Bayshore Community Hospital, PO Box 416752, Boston, MA 02241-6752
516029693	+ EDI: CAPITALONE.COM	Apr 06 2022 00:33:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516135100	EDI: CAPITALONE.COM	Apr 06 2022 00:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516280970	Email/PDF: bncnotices@becket-lee.com	Apr 05 2022 20:43:44	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516277458	+ Email/Text: bncmail@w-legal.com	Apr 05 2022 20:33:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516029694	+ EDI: WFNNB.COM	Apr 06 2022 00:33:00	Comenity Bank, Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125

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516029695	+ EDI: CCS.COM	Apr 06 2022 00:33:00	Credit Collection Svs., Two Wells Avenue, Newton Center, MA 02459-3225
516108374	+ EDI: IRS.COM	Apr 06 2022 00:33:00	IRS, POB 7346, Philadelphia, PA 19101-7346
516029701	Email/Text: PBNCNotifications@peritusservices.com	Apr 05 2022 20:33:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
516029703	EDI: WFNNB.COM	Apr 06 2022 00:33:00	New York & Co., PO Box 659728, San Antonio, TX 78265-9728
516029705	EDI: PRA.COM	Apr 06 2022 00:33:00	Portfolio Recovery, 120 Corporate Blvd., Ste. 100, Norfolk, VA 23502
516297702	EDI: PRA.COM	Apr 06 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Victorias Secret, POB 41067, Norfolk VA 23541
516296892	EDI: PRA.COM	Apr 06 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
516103913	EDI: Q3G.COM	Apr 06 2022 00:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516029707	+ Email/Text: RMCbankruptcy@hackensackmeridian.org	Apr 05 2022 20:34:00	Riverview Medical Ctr., PO Box 417140, Boston, MA 02241-7140
516241905	+ EDI: WFFC.COM	Apr 06 2022 00:33:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
516058402	EDI: WFFC.COM	Apr 06 2022 00:33:00	Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657
516029710	+ EDI: WFFC.COM	Apr 06 2022 00:33:00	Wells Fargo Dealers Service, 1400 Union Meeting Road # 220, Blue Bell, PA 19422-1952
516029711	EDI: WFFC.COM	Apr 06 2022 00:33:00	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516162433	*+	IRS, POB 7346, Philadelphia, PA 19101-7346
516308597	*	IRS, POB 7346, Philadelphia, PA 19101-7346
516029699	*	IRS, Special Procedures Unit, Attn: Bankruptcy Dept., PO Box 744, Springfield, NJ 07081
517426992	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2022

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin

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Date Rcvd: Apr 05, 2022

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Andrew M. Lubin	on behalf of Creditor Wells Fargo Bank N.A. nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Matthew C. Waldt	on behalf of Creditor WELLS FARGO BANK NA mwaldt@milsteadlaw.com
Robert P. Saltzman	on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org
William A Ward	on behalf of Joint Debtor Lisa Martin williamwardesq@earthlink.net
William A Ward	on behalf of Debtor Sebastian Martin williamwardesq@earthlink.net

TOTAL: 8